DOCKET: 02261260

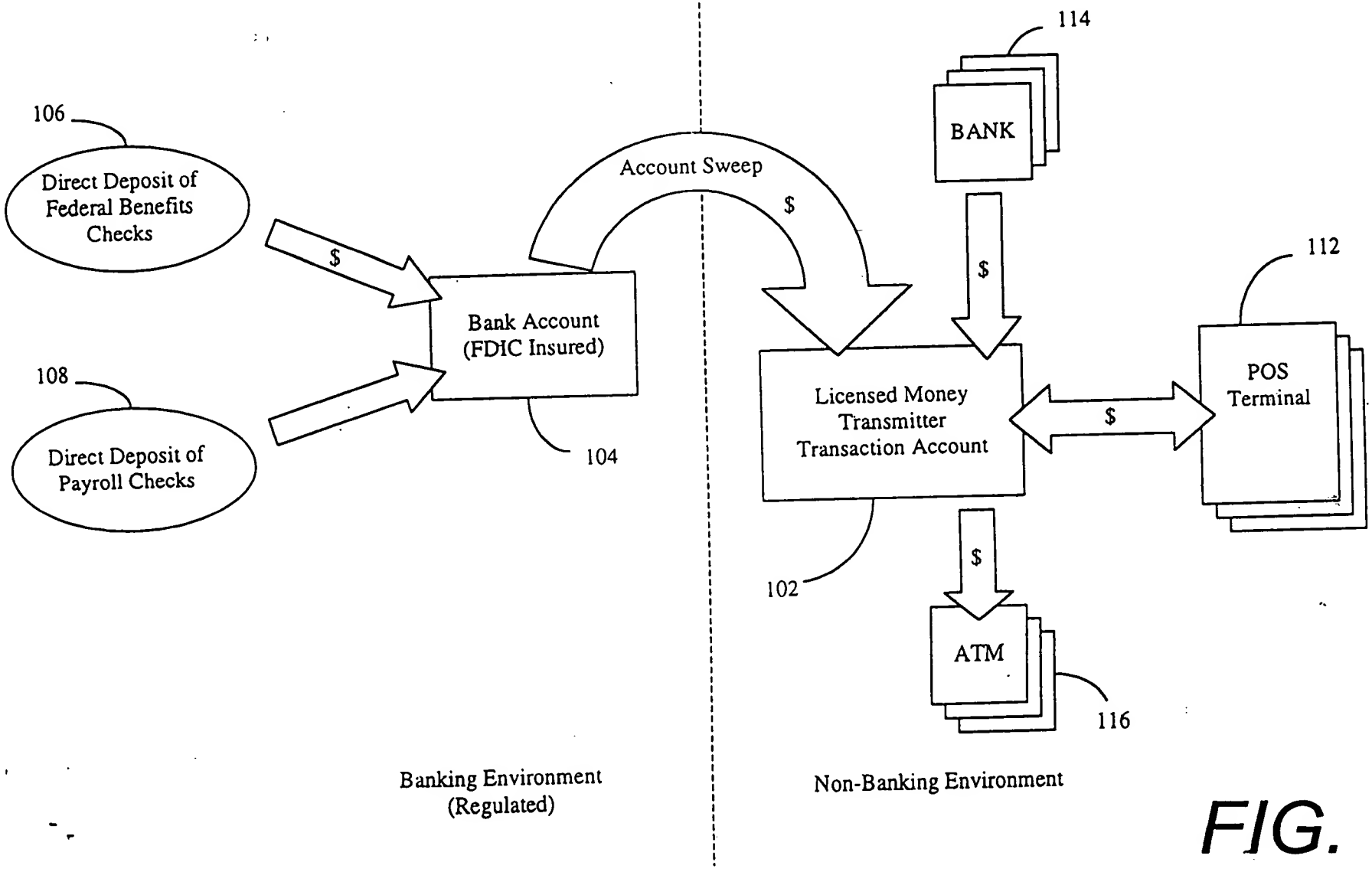

FIG. 1

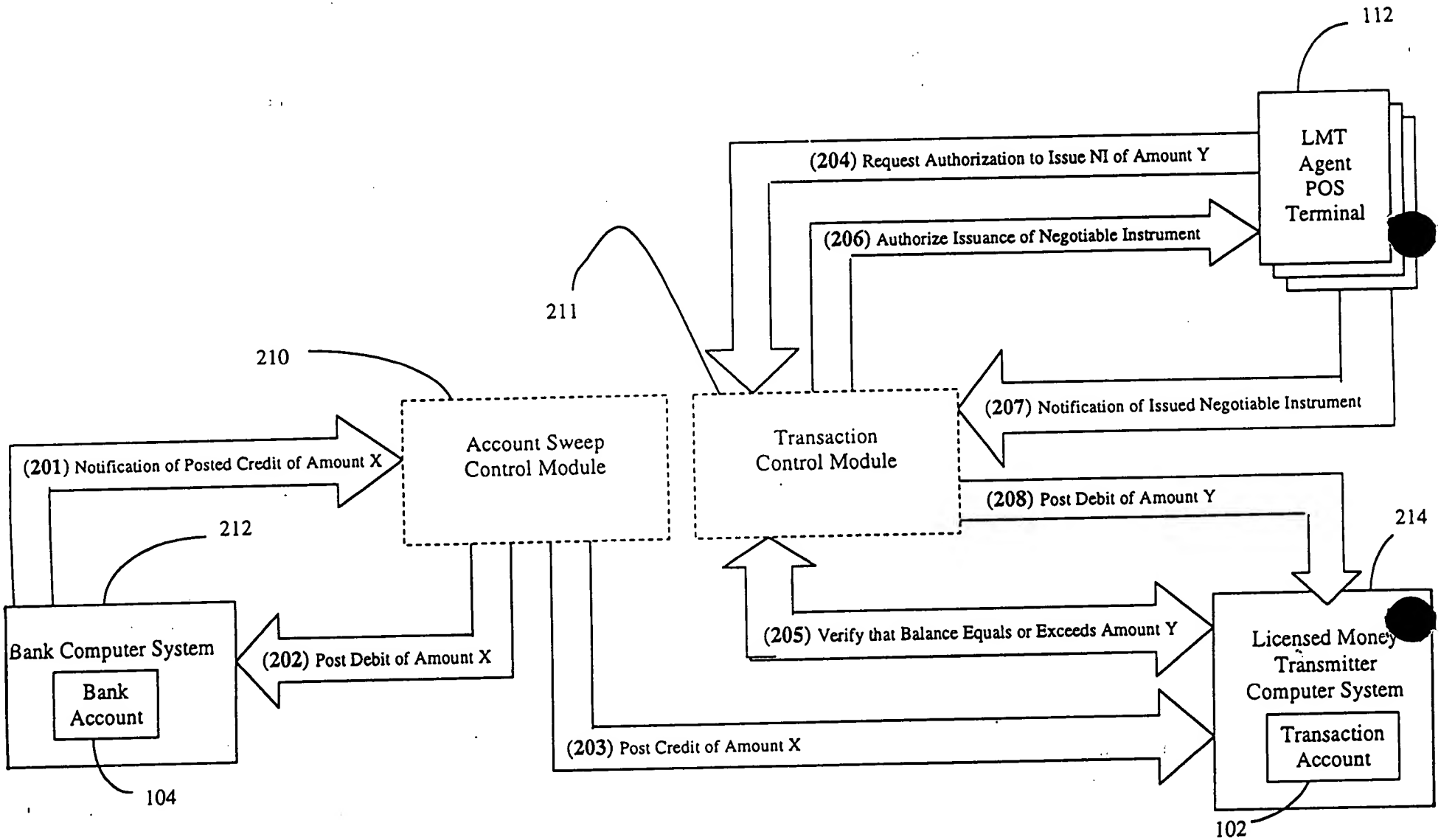
112
LMT Agent POS Terminal
(204) Request Authorization to Issue NI of Amount Y
(206) Authorize Issuance of Negotiable Instrument
211
210
Account Sweep Control Module
Transaction Control Module
(207) Notification of Issued Negotiable Instrument
(201) Notification of Posted Credit of Amount X
(208) Post Debit of Amount Y
214
212
Bank Computer System
Bank Account
(202) Post Debit of Amount X
(205) Verify that Balance Equals or Exceeds Amount Y
Licensed Money Transmitter Computer System
Transaction Account
(203) Post Credit of Amount X
104
102

FIG. 2

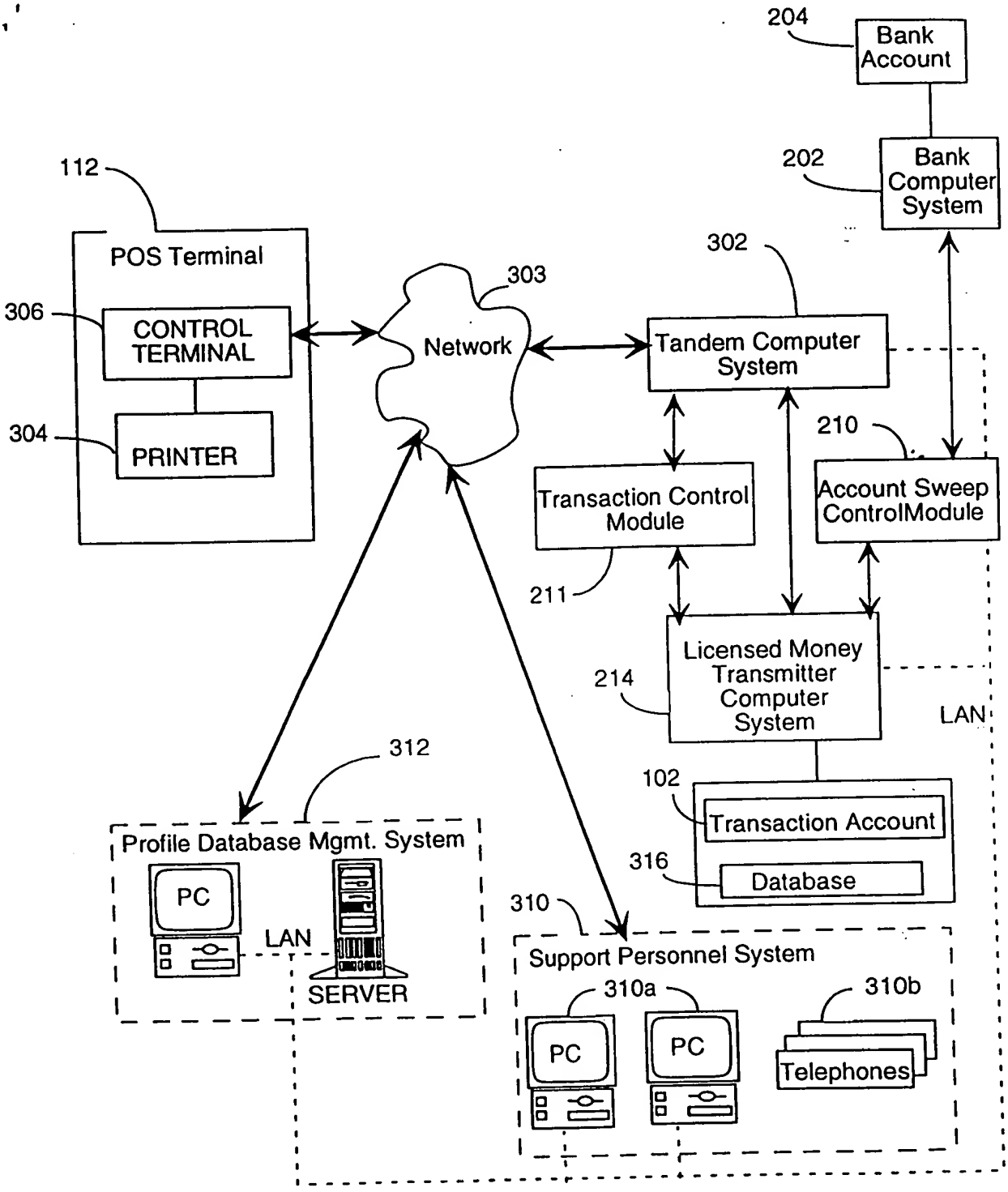
204
Bank Account
202
Bank Computer System
112
POS Terminal
306
CONTROL TERMINAL
304
PRINTER
303
Network
302
Tandem Computer System
210
Account Sweep ControlModule
Transaction Control Module
211
Licensed Money Transmitter Computer System
214
LAN
312
Profile Database Mgmt. System
PC
LAN
SERVER
102
Transaction Account
316
Database
310
Support Personnel System
310a
PC
PC
310b
Telephones

FIG. 3

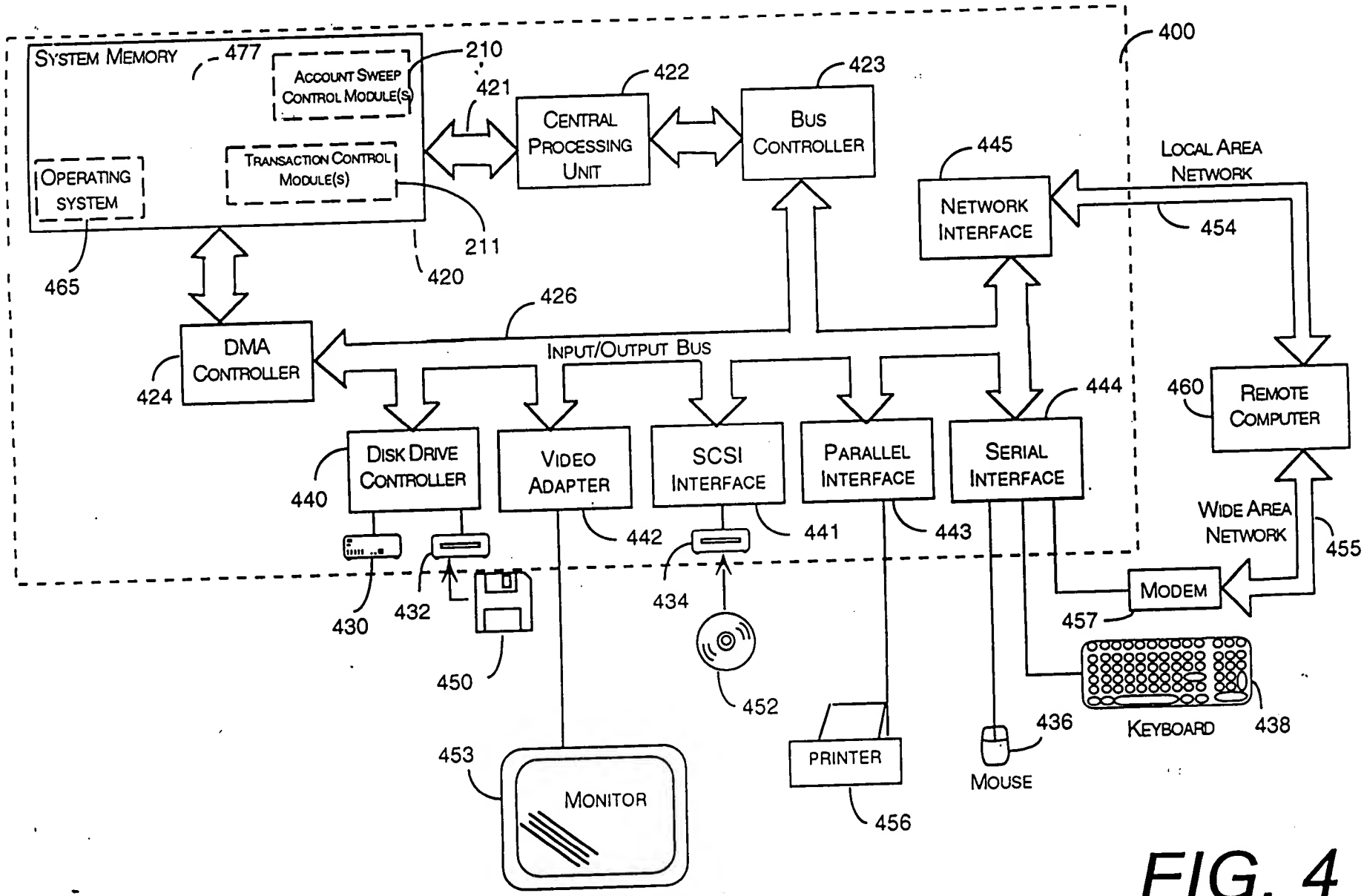
400
SYSTEM MEMORY
477
ACCOUNT SWEEP CONTROL MODULE(S)
210
421
CENTRAL PROCESSING UNIT
422
BUS CONTROLLER
423
OPERATING SYSTEM
TRANSACTION CONTROL MODULE(S)
211
420
465
445
NETWORK INTERFACE
LOCAL AREA NETWORK
454
426
INPUT/OUTPUT BUS
DMA CONTROLLER
424
444
460
REMOTE COMPUTER
DISK DRIVE CONTROLLER
440
VIDEO ADAPTER
SCSI INTERFACE
PARALLEL INTERFACE
SERIAL INTERFACE
442
441
443
WIDE AREA NETWORK
455
MODEM
457
430
432
434
450
452
KEYBOARD
438
436
MOUSE
453
MONITOR
PRINTER
456

FIG. 4

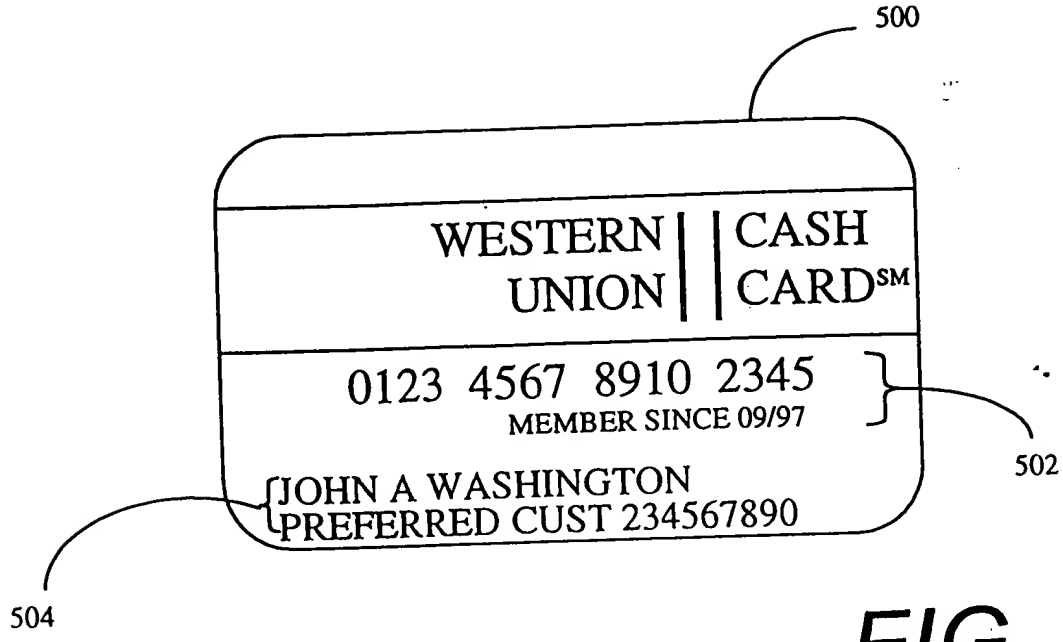
500
WESTERN UNION
CASH CARD℠
0123 4567 8910 2345
MEMBER SINCE 09/97
502
JOHN A WASHINGTON
PREFERRED CUST 234567890
504

FIG. 5

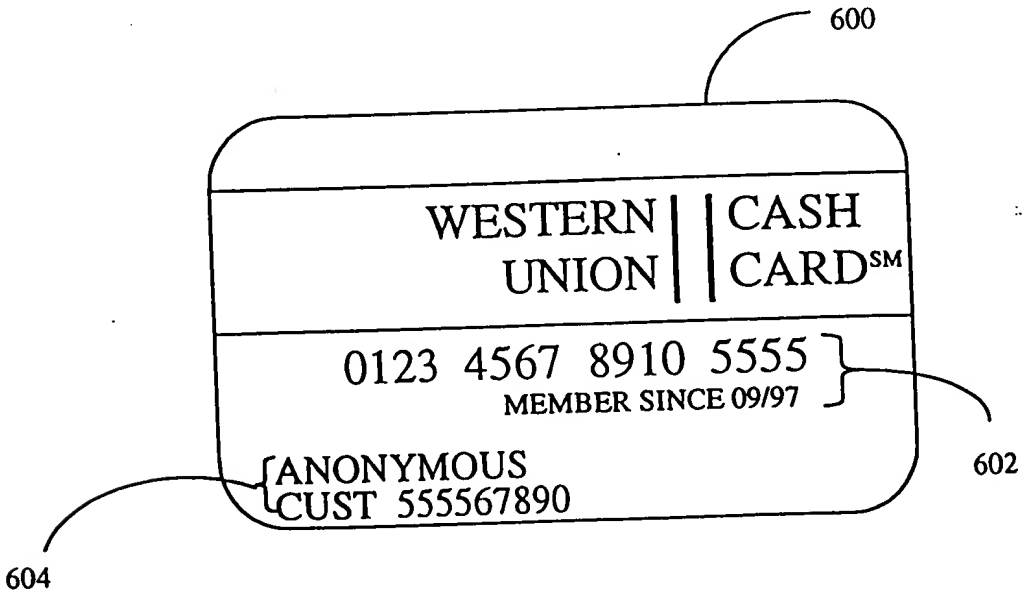
600
WESTERN UNION
CASH CARD℠
0123 4567 8910 5555
MEMBER SINCE 09/97
602
ANONYMOUS
CUST 555567890
604

FIG. 6

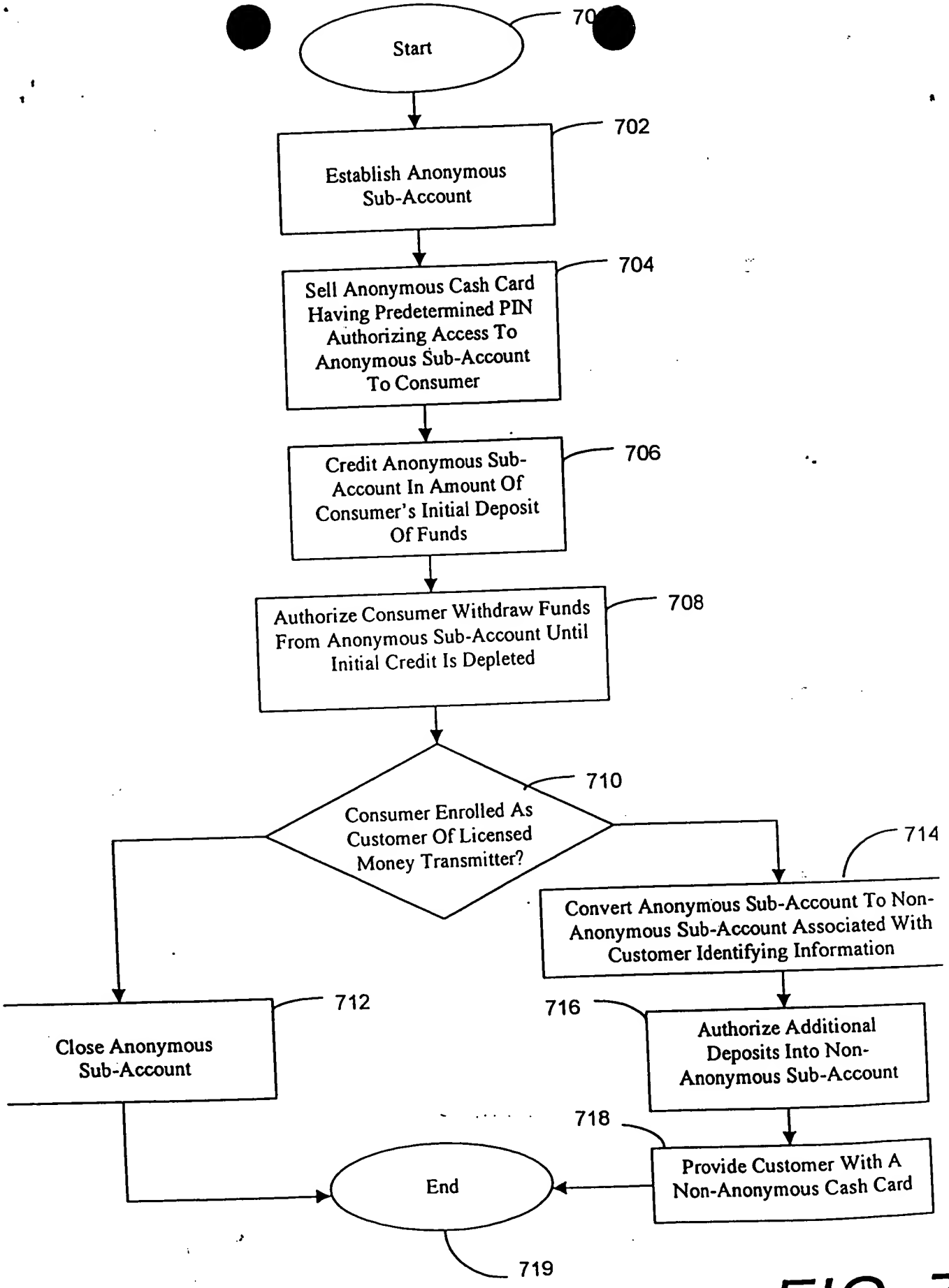
Start
700
Establish Anonymous Sub-Account
702
Sell Anonymous Cash Card Having Predetermined PIN Authorizing Access To Anonymous Sub-Account To Consumer
704
Credit Anonymous Sub-Account In Amount Of Consumer's Initial Deposit Of Funds
706
Authorize Consumer Withdraw Funds From Anonymous Sub-Account Until Initial Credit Is Depleted
708
Consumer Enrolled As Customer Of Licensed Money Transmitter?
710
Close Anonymous Sub-Account
712
Convert Anonymous Sub-Account To Non-Anonymous Sub-Account Associated With Customer Identifying Information
714
Authorize Additional Deposits Into Non-Anonymous Sub-Account
716
Provide Customer With A Non-Anonymous Cash Card
718
End
719

FIG. 7

09511 "02202260

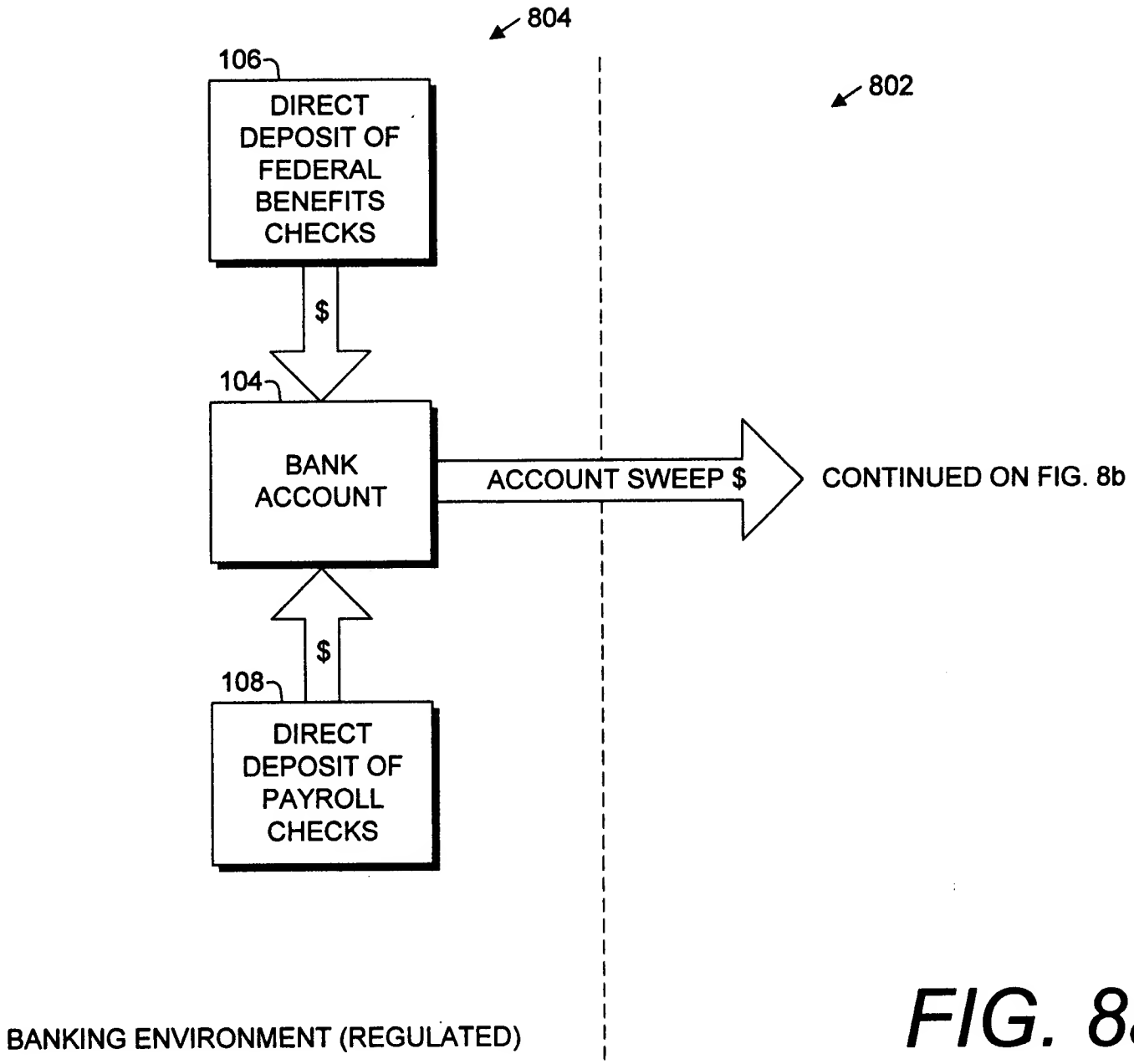

FIG. 8a

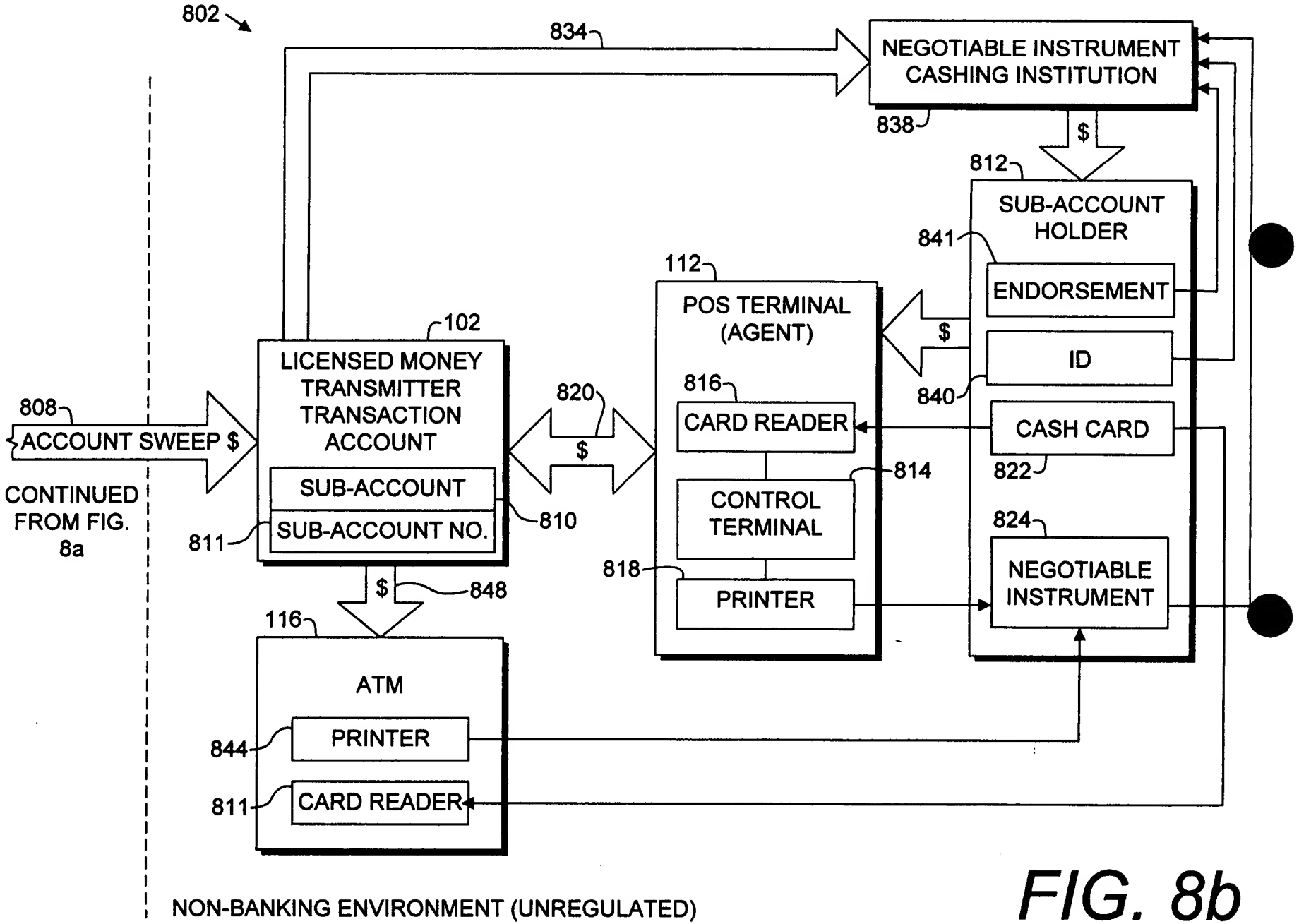
802
834
NEGOTIABLE INSTRUMENT CASHING INSTITUTION
838
$
812
SUB-ACCOUNT HOLDER
841
ENDORSEMENT
ID
840
CASH CARD
822
824
NEGOTIABLE INSTRUMENT
112
POS TERMINAL (AGENT)
816
CARD READER
814
CONTROL TERMINAL
818
PRINTER
$
820
$
102
LICENSED MONEY TRANSMITTER TRANSACTION ACCOUNT
SUB-ACCOUNT
SUB-ACCOUNT NO.
811
810
808
ACCOUNT SWEEP $
CONTINUED FROM FIG. 8a
$
848
116
ATM
844
PRINTER
811
CARD READER
NON-BANKING ENVIRONMENT (UNREGULATED)

FIG. 8b

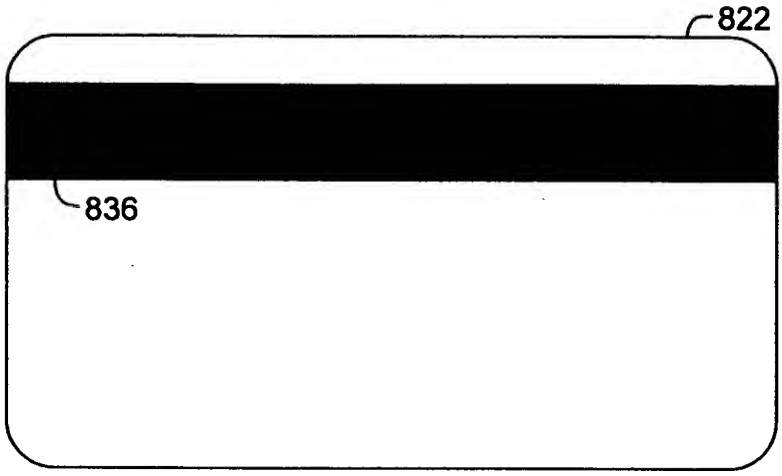

FIG. 9

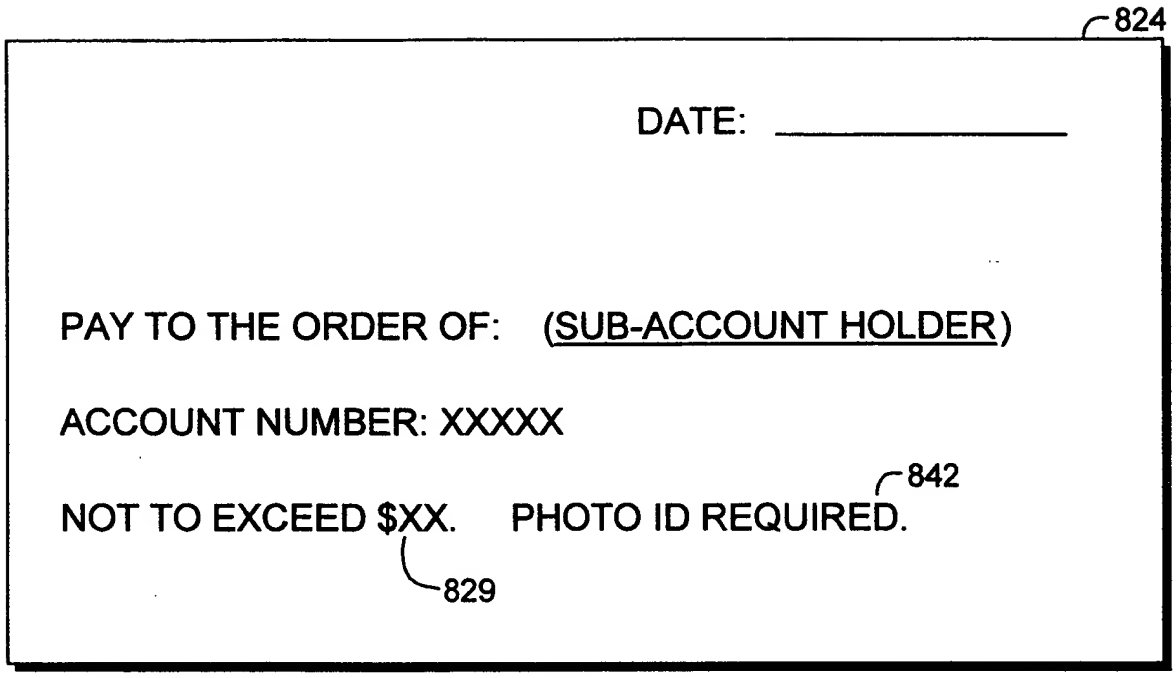

FIG. 10a

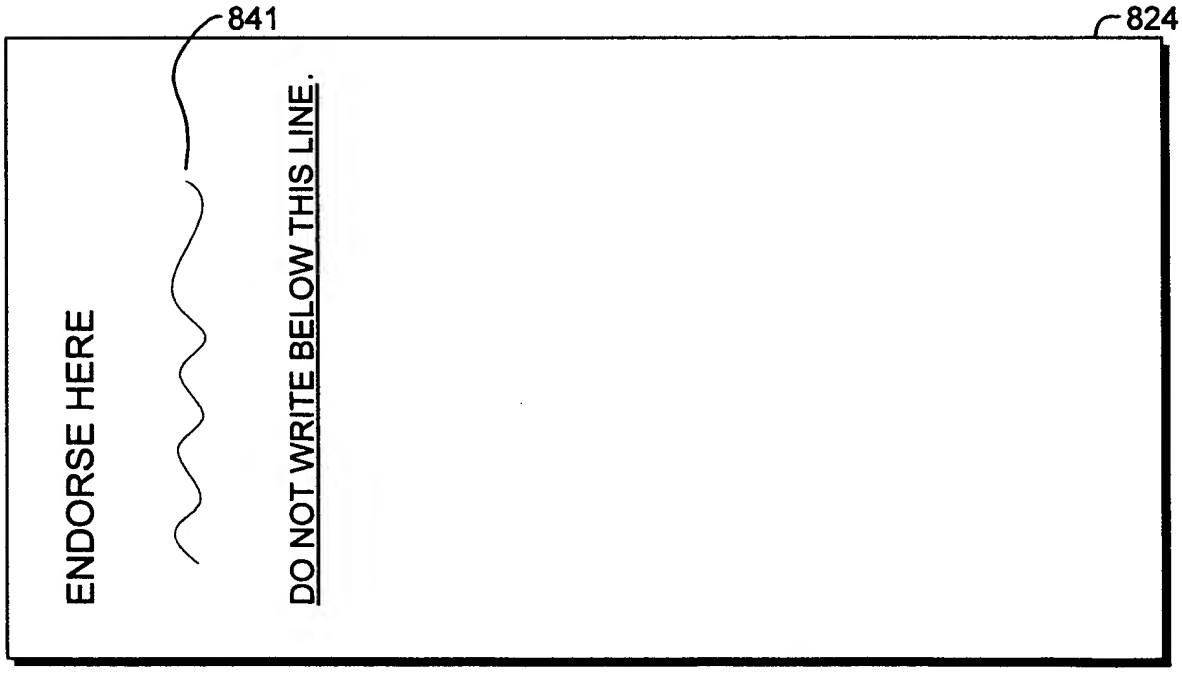

FIG. 10b

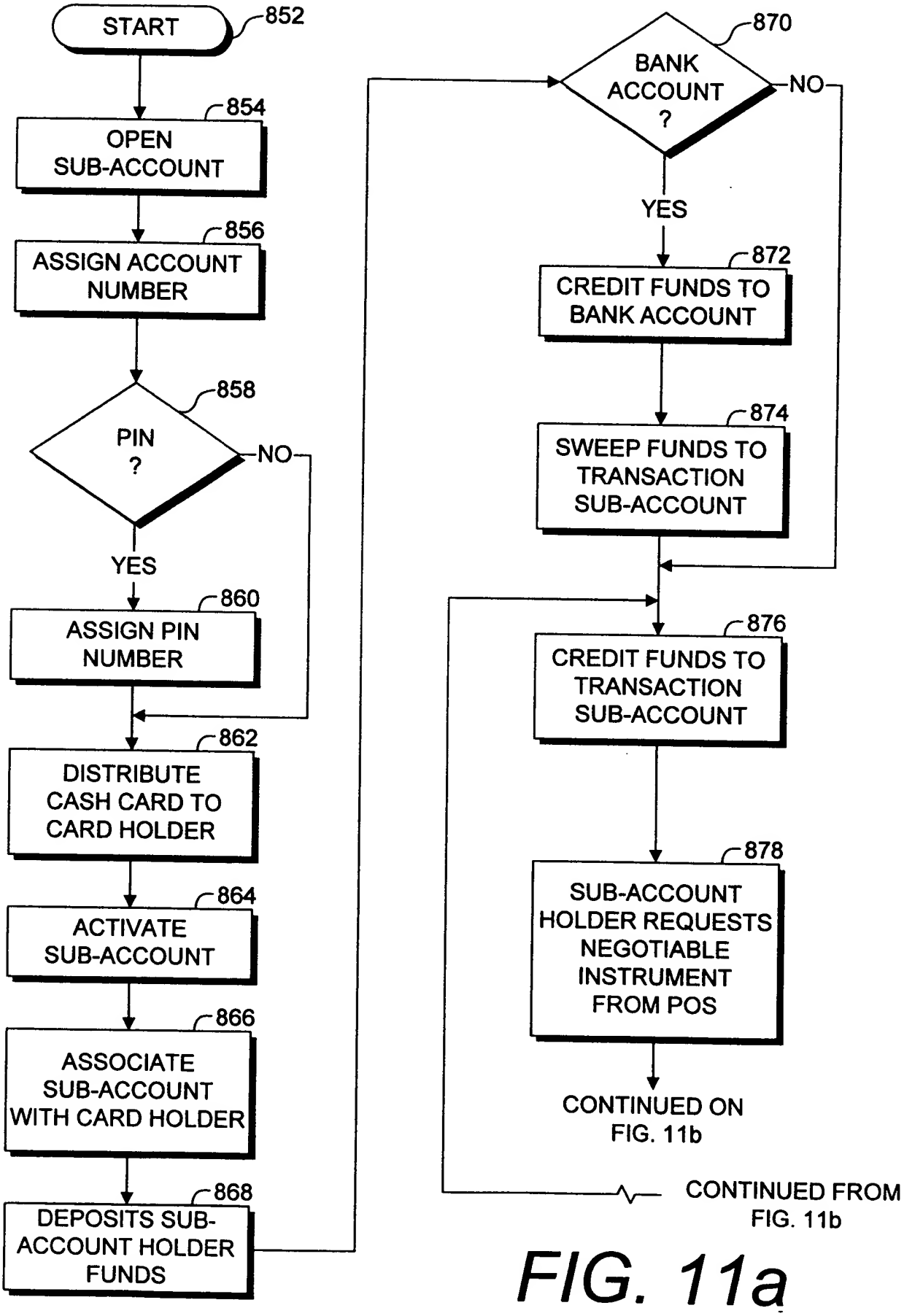
START
852
OPEN SUB-ACCOUNT
854
ASSIGN ACCOUNT NUMBER
856
PIN ?
858
NO
YES
ASSIGN PIN NUMBER
860
DISTRIBUTE CASH CARD TO CARD HOLDER
862
ACTIVATE SUB-ACCOUNT
864
ASSOCIATE SUB-ACCOUNT WITH CARD HOLDER
866
DEPOSITS SUB-ACCOUNT HOLDER FUNDS
868
BANK ACCOUNT ?
870
NO
YES
CREDIT FUNDS TO BANK ACCOUNT
872
SWEEP FUNDS TO TRANSACTION SUB-ACCOUNT
874
CREDIT FUNDS TO TRANSACTION SUB-ACCOUNT
876
SUB-ACCOUNT HOLDER REQUESTS NEGOTIABLE INSTRUMENT FROM POS
878
CONTINUED ON FIG. 11b
CONTINUED FROM FIG. 11b

FIG. 11a

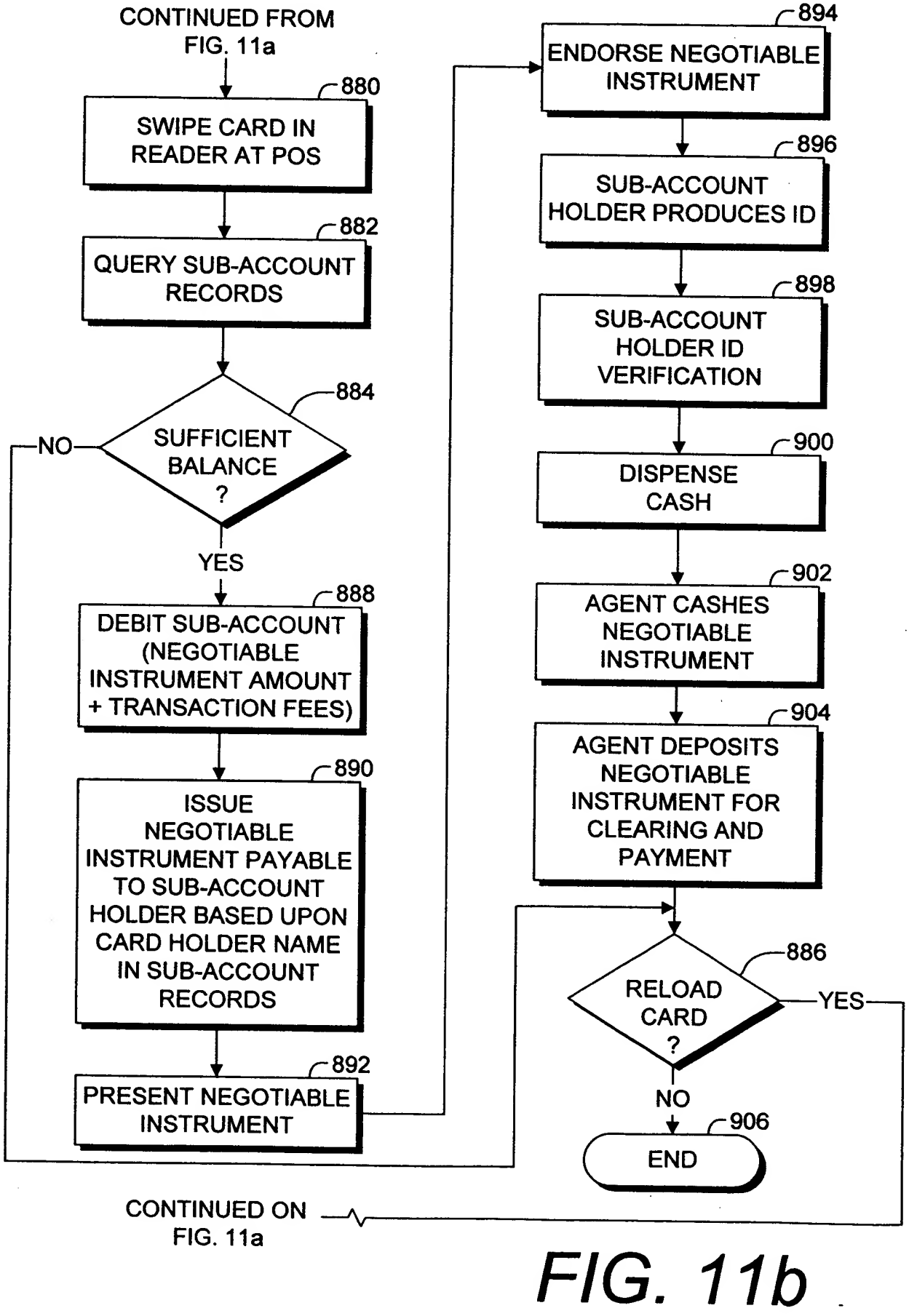
CONTINUED FROM FIG. 11a
880
SWIPE CARD IN READER AT POS
882
QUERY SUB-ACCOUNT RECORDS
884
SUFFICIENT BALANCE ?
NO
YES
888
DEBIT SUB-ACCOUNT (NEGOTIABLE INSTRUMENT AMOUNT + TRANSACTION FEES)
890
ISSUE NEGOTIABLE INSTRUMENT PAYABLE TO SUB-ACCOUNT HOLDER BASED UPON CARD HOLDER NAME IN SUB-ACCOUNT RECORDS
892
PRESENT NEGOTIABLE INSTRUMENT
894
ENDORSE NEGOTIABLE INSTRUMENT
896
SUB-ACCOUNT HOLDER PRODUCES ID
898
SUB-ACCOUNT HOLDER ID VERIFICATION
900
DISPENSE CASH
902
AGENT CASHES NEGOTIABLE INSTRUMENT
904
AGENT DEPOSITS NEGOTIABLE INSTRUMENT FOR CLEARING AND PAYMENT
886
RELOAD CARD ?
YES
NO
906
END
CONTINUED ON FIG. 11a

FIG. 11b